

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward Silfies
Kelly Elliott
Debtors

Case No. 16-04475-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 21, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Edward Silfies, Kelly Elliott, 28 Robin Lane, Hawley, PA 18428-8284
4850027	+ A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
4892815	+ PPL Utilities, P.O. Box 9001845, Louisville, KY 40290-1845
4850038	+ Tridentasset.com, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
4850039	+ Wayne Enterprises, 742 Main Street Suite 2, Honesdale, PA 18431-1855

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 21 2024 18:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Nationstar Mortgage, LLC d/b/a RightPath, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 21 2024 18:41:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 21 2024 18:41:00	Santander Consumer USA Inc., PO Box 660633, Dallas, TX 75266-0633
4851809	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 21 2024 18:41:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6444
4850028	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 21 2024 18:41:00	American Honda Finance, 1220 Old Alpharetta Road, Alpharetta, GA 30005
4887454	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2024 18:51:46	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4850029	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2024 18:51:47	Cach Llc, 4340 S Monaco, Second Floor, Denver, CO 80237
4858760	EDI: CAPITALONE.COM	Feb 21 2024 23:41:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4850030	+ EDI: CONVERGENT.COM	Feb 21 2024 23:41:00	Convergent Outsourcing, Po Box 9004, Renton, WA 98057-9004
5523747	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 21 2024 18:41:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
5523746	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 21 2024 18:41:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
4850031	Email/Text: camanagement@mtb.com	Feb 21 2024 18:41:00	M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203
4865661	Email/Text: camanagement@mtb.com		

District/off: 0314-5
Date Rcvd: Feb 21, 2024

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 28

4850032	+ Email/Text: Bankruptcies@nragroup.com	Feb 21 2024 18:41:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4858173	+ EDI: PRA.COM	Feb 21 2024 18:41:00	National Recovery Agen, 2491 Paxton Street, Harrisburg, PA 17111-1036
4862308	+ Email/Text: bankruptcynotices@psecu.com	Feb 21 2024 23:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4850033	+ Email/Text: bankruptcynotices@psecu.com	Feb 21 2024 18:41:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4850034	+ EDI: PRA.COM	Feb 21 2024 18:41:00	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
4859712	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 21 2024 23:41:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4850036	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 21 2024 18:41:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
4850035	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 21 2024 18:41:00	Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
5310292	+ Email/Text: BKRMailOps@weltman.com	Feb 21 2024 18:41:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
4850037	EDI: SYNC	Feb 21 2024 18:41:00	Scott D. Fink, Pennsylvania State Employees, Credit Union, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
		Feb 21 2024 23:41:00	Synch/polaris Consumer, C/o Po Box 6153, Rapid City, SD 57709

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5403741		Community Loan Servicing,, LLC
5403742		Community Loan Servicing,, LLC, Community Loan Servicing,, LLC
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4859865	*+	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2024 at the address(es) listed

District/off: 0314-5
Date Rcvd: Feb 21, 2024

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 28

below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper matthew.fissel@brockandscott.com wbecf@brockandscott.com
Michael J Clark	on behalf of Creditor M&T BANK pabk@logs.com
Michael Patrick Farrington	on behalf of Creditor Community Loan Servicing LLC mfarrington@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust mfarrington@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
Michelle McGowan	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust mimcgowan@raslg.com
Raymond W. Ferrario	on behalf of Debtor 2 Kelly Elliott raymondwferrariopc@comcast.net ferrariobk@comcast.net
Raymond W. Ferrario	on behalf of Debtor 1 Edward Silfies raymondwferrariopc@comcast.net ferrariobk@comcast.net
Scott D Fink	on behalf of Creditor PSECU bronationalecf@weltman.com PitEcf@weltman.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com
TOTAL: 13	

Information to identify the case:

Debtor 1

Edward Silfies

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3540

EIN --

Debtor 2

Kelly Elliott

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2901

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:16-bk-04475-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Edward Silfies
aka Ed SilfiesKelly Elliott
aka Kelly Silfies, aka Kelly Ann Elliott-Silfies**By the
court:**2/21/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.